

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA
4 DIVISION**

In re:

GARRETT ALLEN DESPAIN
VERONICA LYNN DESPAIN
Debtor(s)

Case No. 17-bk-00198-BMW

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Dianne Crandell Kerns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/21/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$175,645.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$26,103.00
Less amount refunded to debtor	\$6,877.26

NET RECEIPTS:**\$19,225.74****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,693.18
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$1,693.18**

Attorney fees paid and disclosed by debtor:	\$1,500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AS AG	Unsecured	NA	878.61	878.61	0.00	0.00
ARIZONA DEPARTMENT OF ECON	Unsecured	NA	552.00	552.00	0.00	0.00
ARIZONA DEPARTMENT OF REVEI	Priority	1,591.00	5,352.81	9,932.64	9,932.64	0.00
ARIZONA DEPARTMENT OF REVEI	Unsecured	NA	2,262.75	2,262.75	0.00	0.00
ARROWHEAD COLLECTIONS, INC.	Unsecured	271.00	NA	NA	0.00	0.00
BERLIN WHEELER	Unsecured	1,645.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	2,135.00	2,135.32	2,135.32	0.00	0.00
CAPITAL ONE BANK	Unsecured	416.00	416.52	416.52	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	730.60	730.60	0.00	0.00
CMRE FINANCIAL SERVICES, INC.	Unsecured	562.00	NA	NA	0.00	0.00
COCONINO COUNTY RECORDER	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE	Secured	28,014.00	27,205.66	27,205.66	2,767.80	0.00
GATEWAY ONE LENDING & FINAN	Unsecured	4,595.00	1,406.02	1,406.02	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	11,060.95	11,060.95	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	45,367.31	30,733.78	30,733.78	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	30,512.72	30,512.72	0.00	0.00
J R BROTHERS FINANCE, INC.	Unsecured	483.00	NA	NA	0.00	0.00
KENNETH EISEN & ASSOCIATES	Unsecured	494.00	NA	NA	0.00	0.00
LOANME	Unsecured	10,597.00	11,050.44	11,050.44	0.00	0.00
MEDICAL PAYMENT DATA	Unsecured	254.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	722.00	722.97	722.97	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	NA	1,400.00	1,400.00	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	158,830.00	2,393.09	2,393.09	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	NA	0.00	0.00	4,832.12	0.00
PINAL COUNTY TREASURER	Secured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,561.00	1,560.58	1,560.58	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	777.00	477.40	477.40	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,748.00	1,747.68	1,747.68	0.00	0.00
REGIONAL ACCEPTANCE CORPOR.	Unsecured	15,483.69	15,483.69	15,483.69	0.00	0.00
THUNDERROAD FINANCIAL LLC	Secured	11,559.67	12,708.62	12,708.62	0.00	0.00

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<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	15,844.00	15,946.21	15,946.21	0.00	0.00
VERIZON	Unsecured	NA	977.93	977.93	0.00	0.00
VERIZON	Unsecured	NA	1,437.03	1,437.03	0.00	0.00
WINSLOW SANTA FE CREDIT UNIC	Unsecured	3,020.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$4,832.12	\$0.00
Mortgage Arrearage	\$3,793.09	\$0.00	\$0.00
Debt Secured by Vehicle	\$27,205.66	\$2,767.80	\$0.00
All Other Secured	\$43,221.34	\$0.00	\$0.00
TOTAL SECURED:	\$74,220.09	\$7,599.92	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$40,666.42	\$9,932.64	\$0.00
TOTAL PRIORITY:	\$40,666.42	\$9,932.64	\$0.00
GENERAL UNSECURED PAYMENTS:	\$68,846.70	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$1,693.18</u>	
Disbursements to Creditors	<u>\$17,532.56</u>	
TOTAL DISBURSEMENTS :		<u>\$19,225.74</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/19/2018

By: /s/ Dianne Crandell Kerns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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